

**Information to identify the case:**

Debtor 1	<b>John Warren Frame</b>	Social Security number or ITIN	<b>xxx-xx-1253</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>16-19238-ABA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Warren Frame

8/12/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John Warren Frame  
 Debtor

Case No. 16-19238-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Aug 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2016.

db	+John Warren Frame, 406 West Maple Avenue, Wildwood, NJ 08260-2312
516172456	+Bank of New York, co Parker McCay, 9000 Midlantic Dr #300, Mount Laurel, NJ 08054-1539
516172457	+City of Wildwood Sewer, 4400 New Jersey Av, Wildwood, NJ 08260-1799
516172458	+Coll & Recoveries Plea, 201 Tilton Rd, Northfield, NJ 08225-1247
516172463	+Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Aug 12 2016 21:43:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2016 21:37:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 12 2016 21:37:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516172454	+EDI: BANKAMER.COM Aug 12 2016 21:43:00 Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
516172455	+EDI: BANKAMER.COM Aug 12 2016 21:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516172459	+EDI: CCS.COM Aug 12 2016 21:43:00 Credit Coll, Po Box 9133, Needham, MA 02494-9133
516172460	+EDI: DISCOVER.COM Aug 12 2016 21:43:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516172461	+E-mail/Text: fggbanko@fgny.com Aug 12 2016 21:37:30 Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516172462	EDI: PRA.COM Aug 12 2016 21:43:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
516172464	+EDI: RMSC.COM Aug 12 2016 21:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty*	+Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2016 at the address(es) listed below:

Brian Thomas	on behalf of Trustee Brian Thomas	brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com		
Brian Thomas	brian@brianthomaslaw.com,	bthomas@ecf.epiqsystems.com
Joshua I. Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON et al...	
jgoldman@kmlawgroup.com,	bkggroup@kmlawgroup.com	
Vincent E. Villamor	on behalf of Debtor John Warren Frame	vevillamor@gmail.com,
vevillamor@gmail.com		

TOTAL: 4